

CLAIMS

What is claimed is:

- 1 1. A method for making a payment to a payee on behalf of a payor,
2 comprising:
3 receiving a payment request to pay a payee on behalf of a payor;
4 transmitting to the payee pre-posting information including at least one of
5 information identifying the payor, information identifying a payment amount
6 associated with the received payment request, and information identifying a bill;
7 directing payment to the payee on behalf of the payor subsequent to the
8 transmission of the pre-posting information; and
9 issuing remittance advice to the payee in association with the direction of
10 the payment.
- 1 2. The method of claim 1, further comprising:
2 processing the received payment request to determine one or more
3 payment parameters;
4 wherein the pre-positing information is transmitted to the payee via the
5 network at one of a time i) prior to the processing of the received payment
6 request, ii) upon completion of the processing of the payment request, or iii) upon
7 completion of a debit associated with the payment request.

1 3. The method of claim 2, wherein the determined one or more payment
2 parameters includes at least one of i) an availability of payor funds prior to
3 directing payment, ii) whether risk will be accepted in paying the payee on behalf
4 of the payor, iii) a form of payment to the payee on behalf of the payor, iv) if the
5 issued payment is to be a check, a check number of the payment, v) a date upon
6 which payment to the payee will be issued, and vi) whether an account number
7 of the payor with the payee included in the payment request conforms to an
8 account scheme of the payee.

1 4. The method of claim 2, wherein the transmitted pre-posting information
2 includes at least one of the one or more determined payment parameters.

1 5. The method of claim 1, wherein:
2 the payor is one of a plurality of payors;
3 the payment request is one of a plurality of received payment requests,
4 each requesting that a payment be made to the payee on behalf of a respective
5 one of the plurality of payors; and
6 the transmitted pre-posting information is associated with each of the
7 plurality of received payment requests.

1 6. The method of claim 1, further comprising:
2 receiving from the payee a confirmation of receipt of the pre-posting
3 information.

1 7. The method of claim 6, further comprising:
2 further transmitting the received confirmation to the payor.

1 8. The method of claim 1, further comprising:
2 receiving a payor directive to transmit the pre-posting information to the
3 payee;
4 wherein the pre-posting information is transmitted to the payee responsive
5 to the received payor directive; and
6 wherein the payor directive is included in one of i) the payment request, or
7 ii) a communication other than the payment request.

1 9. The method of claim 1, wherein the payment request is a recurring
2 payment request associated with multiple instances of payment, the transmitted
3 pre-posting information is a first instance of early posting information, and the
4 payment is a first instance of payment, and further comprising:
5 transmitting to the payee pre-posting information associated with the
6 received recurring payment request in association with each of the multiple
7 instances of the recurring payment;
8 directing payment to the payee in association with each of the multiple
9 instances of the recurring payment; and
10 issuing remittance advice to the payee in association with each of the
11 multiple instances of the recurring payment.

1 10. The method of claim 1, further comprising:
2 receiving from the payor a payment request change directive subsequent
3 to the transmission of the pre-posting information and prior to the direction of the
4 payment and the issuing of the remittance advice;
5 transmitting to the payee information associated with the received
6 payment request change directive;
7 wherein the payment request change directive one of i) cancels the
8 received payment request, or ii) modifies the receives payment request;
9 wherein if the payment request change directive cancels the received
10 payment request, the payment is not directed, the remittance advice is not
11 issued, and the transmitted information associated with the received payment
12 change directive notifies the payee of the cancelled payment; and
13 wherein if the payment request change directive modifies the received
14 payment request, the transmitted information associated with the received
15 payment change directive notifies the payee of a change to at least a part of the
16 transmitted pre-posting information.

1 11. A system for making a payment to a payee on behalf of a payor, comprising:
2 a communications interface configured to receive a payment request to
3 pay a payee on behalf of a payor, to transmit to the payee pre-posting
4 information including at least one of information identifying the payor, information

5 identifying a payment amount associated with the received payment request, and
6 information identifying a bill; and

7 a processor configured to receive, from the communications interface, the
8 payment request, to cause the communications interface to transmit the pre-
9 posting, to direct payment to the payee on behalf of the payor subsequent to the
10 transmission of the pre-posting information, and to issue remittance advice to the
11 payee in association with the direction of the payment.

1 12. The system of claim 11, wherein:

2 the processor is further configured to process the payment request to
3 determine one or more payment parameters and to cause the pre-posting
4 information to be transmitted to the payee at one of a time i) prior to the
5 processing of the received payment request, ii) upon completion of the
6 processing of the payment request, or iii) upon completion of a debit associated
7 with the payment request.

1 13. The system of claim 12, wherein the determined one or more payment
2 parameters includes at least one of i) an availability of payor funds prior to
3 directing payment, ii) whether risk will be accepted in paying the payee on behalf
4 of the payor, iii) a form of payment to the payee on behalf of the payor, iv) if the
5 issued payment is to be a check, a check number of the payment, v) a date upon
6 which payment to the payee will be issued, and vi) whether an account number

7 of the payor with the payee included in the payment request conforms to an
8 account scheme of the payee.

1 14. The system of claim 12, wherein the transmitted pre-posting information
2 includes at least one of the one or more determined payment parameters.

1 15. The system of claim 11, wherein:
2 the payor is one of a plurality of payors;
3 the payment request is one of a plurality of payment requests, each
4 requesting that a payment be made to the payee on behalf of a respective one of
5 the plurality of payors; and
6 the transmitted pre-posting information is associated with each of the
7 plurality of received payment requests.

1 16. The system of claim 11, wherein the communications interface is further
2 configured to receive from the payee a confirmation of receipt of the pre-posting
3 information transmitted by the payee.

1 17. The system of claim 16, wherein the processor is further configured to
2 cause the communications interface to transmit the received confirmation to the
3 payor.

1 18. The system of claim 11, wherein:

2 the processor is further configured to receive, from the communications
3 interface, a payor directive to transmit the pre-posting information to the payee;
4 wherein the pre-posting information is transmitted to the payee responsive
5 to the received payor directive; and
6 wherein the payor directive is included in one of i) the payment request, or
7 ii) a communication other than the payment request.

1 19. The system of claim 11, wherein:

2 the payment request is a recurring payment request associated with
3 multiple instances of payment;

4 the transmitted pre-posting information is a first instance of early posting
5 information;

6 the payment is a first instance of payment; and

7 the processor is further configured to cause the communications interface
8 to transmit to the payee pre-posting information associated with the received
9 recurring payment request in association with each of the multiple instances of
10 the recurring payment, to direct payment to the payee in association with each of
11 the multiple instances of the recurring payment, and to issue remittance advice to
12 the payee in association with each of the multiple instances of the recurring
13 payment.

1 20. The system of claim 11, wherein:

2 the communications interface is further configured to receive a payment
3 request change directive transmitted by the payor subsequent to receipt of the
4 payment request and prior to the directing of the payment and issuing of the
5 remittance advice, and to transmit to the payee information associated with the
6 received payment request change directive;

7 the processor is further configured to cause the communications interface
8 to transmit the information associated with the received payment request change
9 directive;

10 the payment request change directive one of i) cancels the received
11 payment request, or ii) modifies the receives payment request;

12 if the payment request change directive cancels the received payment
13 request, the payment is not directed, the remittance advice is not issued, and the
14 transmitted information associated with the received payment change directive
15 notifies the payee of the cancelled payment; and

16 if the payment request change directive modifies the received payment
17 request, the transmitted information associated with the received payment
18 change directive notifies the payee of a change to at least a part of the
19 transmitted pre-posting information.